

Key Factors Analysis of E-Commerce and Marketplace Purchasing Decision in Palembang

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Abstract: We could find the existing of many e-commerce and market place in Palembang, such as MatahariMall.com, Zalora, Lazada, Tokopedia, Blibli, Shopee, Elevania and Bukalapak. To win the competition and build a sustainable competitiveness, those e-commerce and market place need to hold the key factors of online purchase decision. This research purpose is to investigate online shopping experience, word of mouth and web brand image affect to web trustworthiness and whether purchase decision affected by web trustworthiness and online shopping experience. The data taken from questionnaires that distributed to 100 respondents in Palembang. This research analyzed by using Structural Equation Modelling (SEM). The results show a positive influence between online shopping experience and branding image to web trustworthiness. Word of mouth does not have influence to web trustworthiness. The result found that positive influence between web trustworthiness to purchase decision, whereas online shopping experience does not have influence to purchase decision.

Keywords: Shopping Experience; Word of Mouth; Brand Image; Trust; Online Purchase Decision

Introduction

Nowadays, the development of technology has taking important role in our life including in technology of information. As we know in this decade, smartphone or netbook has become the famous thing in our society. We can find people using mobile phone and computer/netbook everywhere. Based on APJII (Asosiasi Pengguna Jasa Internet Indonesia) survey on 2016, 50,7% or 67,2 million internet user in Indonesia using their mobile phone & computer and 54.6% or for about 72 million of them are using more than one device. This new phenomenal, has open a new opportunity in retail business, because based on APJII found that 98,6% or 130,8 million of the internet user known internet as a place for trading (98,6%) and more than half (63,5%) or 84,2 million of the internet user had been using internet access for online transaction.

Considering the society's "hunger" of information and technology completed by the easiness for consumer to gain information about product and services, retail business need to build a sustainable competitiveness in this digital era. Retail business starts to develop website as their new potential media for distributing product. Retail business has capturing the moment to increase their sales and market by using website as Market Place and E-Commerce. Market Place is a new business model where the website is providing space for diverse sellers and supporting the promotional matters and online payment transaction. E-Commerce also has the same business model, but it is only selling its own private brand and it is not offering space for other seller. In this era website has become one of the most effective marketing channel to attract the internet user to become buyer. It shows that technology has playing an important role in marketing process (Agarwal & Yadav, 2015).

For internet user, online purchasing is easier and saving time. It is also a good solution for consumer who does not have enough time to shop and choosing goods in store (Brown and Reid, 1997 as cited in Brown et al. 2003). Before purchase, consumers need to ensure whether the website could be trusted or not. The factor of trust has become an absolute thing for consumer to purchase via online media. Trust is very important because consumer can not see and touch the product physically. That is why an "honest" online store is needed by consumer. Due to this behavior, an online store need to improve their online marketing system because consumer will always compare the product in another web which serves online shopping (Cetin, Munthiu, & Rdulescu, 2012).

To build consumer trust is not an easy thing. Online shopping experience could lead consumer to purchase decision. Experience will be obtained after consumed if performance of the product equal or more than consumer expectation. They will trust and loyal to the web but, consumer will be switched to another web. Many of E-Commerce and Market place in Indonesia including in Palembang, such as MatahariMall.com, ZALORA, LAZADA, Tokopedia, Blibli, Shopee, Elevania and Bukalapak try to build their brand image in many of promotion media to get consumer trust on their brand. Not only that, those brand also provide comment review as word of mouth on their website to convince consumer and build trust. Therefore, company websites are no longer the only source of information for consumers, another shared opinion and experience in social media also can be considered (Quambusch, 2015).

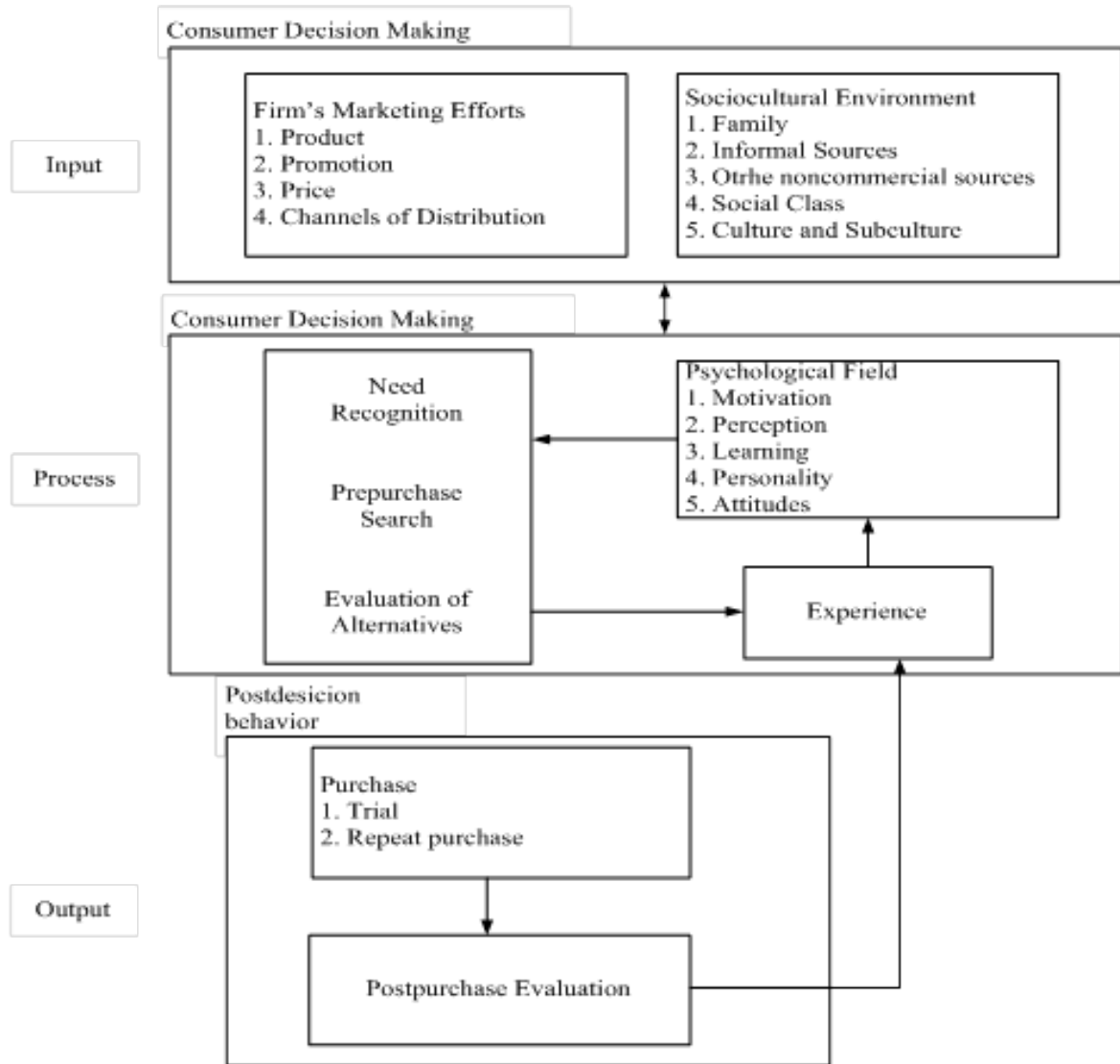
Considering those factors and their relation to each other, this research will analyzed whether the online shopping experience, word of mouth and web image could influence website trustworthiness and whether website trustworthiness and online shopping experience could influence consumer's online purchase decision. The online retail business could use the result as the consideration on building their sustainable competitiveness in the digital era.

Literature Review

Purchase Decision

Online purchase requires consumers to be cautious. Theoretically, consumer will through several stages in the process of purchase decision. This is done logically by consumers, with the aim of getting their desired product. Consumer through several stages in product purchase, starting from understanding the needs to responding the products after consumed (Schiffman and Kanuk, 2007). These activities are generally divided into groups of Input, Process and Output.

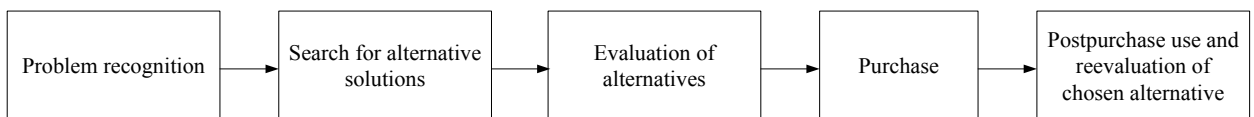
Figure 1. **Simple Decision Making Process Model**



Source: Schiffman and Kanuk (2007)

General model of the process of consumer purchasing decision also proposed by Blackwell, Miniard & Engel (Peter & Olson, 2010) as shown below:

Figure 2. **Generic Model of Consumer Problem Solving**



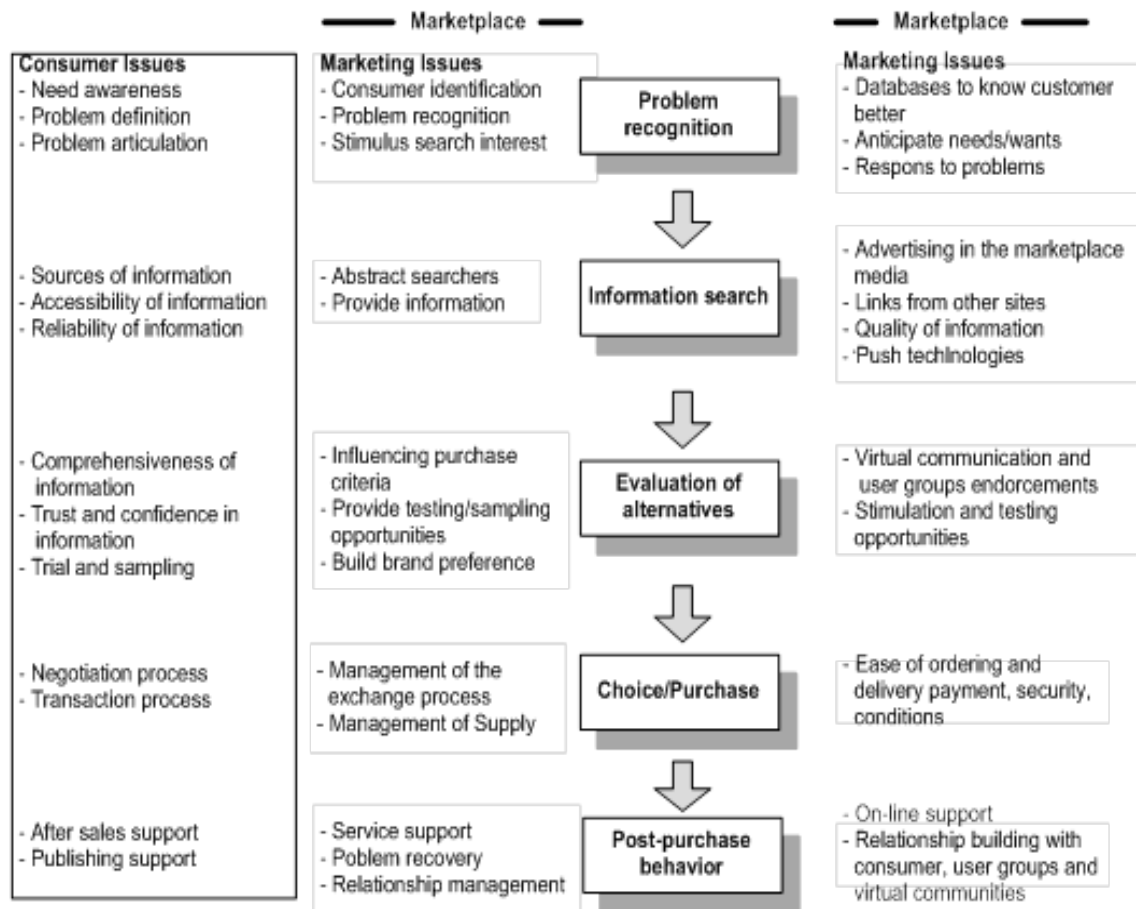
Source: Peter and Olson (2010)

The picture above shows that consumer will begin to recognise the need as initial motivation to engage in problem solving by knowing what product to buy. Consumer will search various of information about desired product. Various of alternatives will be exist and consumer need to consider weaknesses and advantages of the alternative to make a right decision. Purchases will be made when consumer has decided the best product alternative. Consumer behavior is not end up, here. Consumer will respon and evaluate after consuming product. Next behaviour will be depends on consumer opinion of consumed product.

Trust

From the generic model of consumer problem solving, consumer will evaluate the product after consuming. This process is more explicitly explained in Figure 3 (Butler & Peppard, 1998). Trustworthiness factor is clearly needed by the consumer along with the cautious attitude. This cautious attitude caused by uncertainty that faced in online shopping. Consumer need to be convinced by the online retailer or web provider. Therefore trust plays a very important role in online trading (Gefen & Straub, 2004). The dimensions of trust are security, privacy and reliability (Choon & Corresponding, 2010).

Figure. 3. Consumer Marketing in Marketplace and the Marketplace



Source: Butler and Peppard (1998)

Experience

A consumer's experience pushes the next action. Satisfaction will be obtained when the performance of the product purchased has equal or more than than consumer expectation when it is not, the consumer start to turn or switch to other products and services. Similar behaviour happened in virtual or online purchase. When a person experiences a negative experience in online shopping, it encourages consumers to react negatively (Burke, 2002), (Parasuraman & Zinkhan, 2002), (Mathwick et al, 2001). Therefore, in the context of web-based shopping, customers evaluate their online purchasing experience in terms of perceptions of product information, forms of payment, delivery terms, offered services, risks involved, privacy, security, personalization, visual appeal, navigation, entertainment and enjoyment .

Word of Mouth (WOM)

Word of mouth (WOM) information can provide significant influence for consumers to purchase products. WOM is an external factor that is often difficult to be controlled by the company, therefore it is very important for the company to provide good service and product so that will be created information through positive WOM. WOM has been recognized as a strong force that affects consumer choice, consumer loyalty and switching (Chevalier & Mayzlin, 2004).

Brand Image

Successful brand image enables consumers to identify the needs that brand can meet and to differentiate it from its competitors, and consequently increase consumers' desire to buy products with that brand (Hsieh et al., 2004). Brand image can be shown by its dimensions such as brand credibility, brand character, general brand behavior, and brand feelings (Sääksjärvi & Samiee, 2011).

Previous Research

(Van der Heijden & Verhagen, 2004) uses exploratory factor analysis to analyse the effect of online store usefulness, online store enjoyment, online store ease of use, online store trustworthiness, online store style, online store familiarity, online store settlement, attitude towards purchasing online, Intention towards purchasing online. The results show that online store image affects online purchases; better stores make their sites more useful and fun, while improving confidence and problem-solving performance. Furthermore, (Constantinides, 2004) tries to see the factors that influence the online consumer's behaviour using web experience. Using descriptive statistics, it is found that uncontrollable factors (external and internal) affect consumer behavior are the same for both online and traditional consumers. Using multiple regression, (Walczuch & Lundgren, 2004) analyse the psychological antecedents of institution-based consumer trust in e-retailing. It is found that personality, perceptions, attitudes, experiences and knowledge have an influence in determining consumer-based trust in e-retail. Lastly, (Lee, Turban, Matthew, & Lee, 2001) found that trust in internet shopping can influenced by trust of the traders, trust to media between traders with consumers, contextual factors as well as other factors. Each of these relationships is moderated by their individual trust.

Hypothesis

The hypotheses of this research consist of:

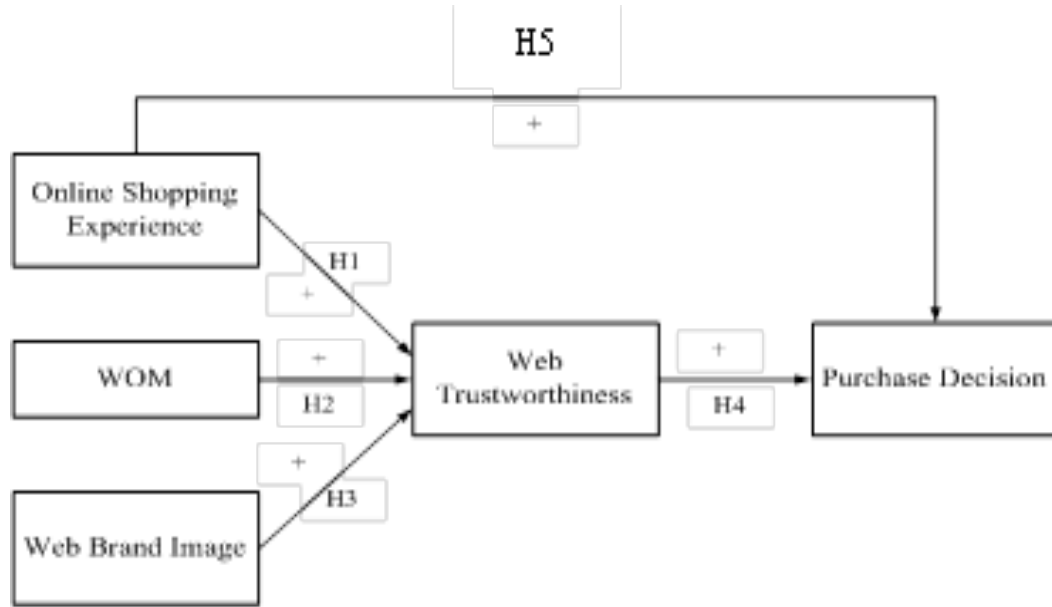
H₁ : Online shopping experience positively affects web trustworthiness

H₂ : Word of mouth information positively affects web trustworthiness

- H₃ : Web brand image positively affects web trustworthiness
- H₄ : Web trustworthiness positively influences online purchasing decisions
- H₅ : Online shopping experience positively affects online purchasing decisions

Research Model

Figure 4. **Model of the Research**



Methodology

This research is using primary data by distributing questionnaire to 100 user of E-Commerce and Market Place in Palembang as respondent. Due to the large amount of population, this research is using sampling with nonprobability sampling technic. E-Commerce and Market Place website used in this research are MatahariMall.com, ZALORA, LAZADA, Tokopedia, Bilibli, Shopee, Elevania and Bukalapak. The questionnaire contain of 32 questions with interval scale 1-5.

Table 1. **Interval Scale**

Interval Scale	Score
Strongly Disagree	1
Disagree	2
Less Agree	3
Agree	4
Strongly Agree	5

32 points of the questioner need to be validated and rehabilitated using IBM SPSS 20 with result as follow:

Table 2. **Result of Validity and Reliability Test**

Indicators	Corrected Item-Total Correlation	Validity	Cronbach's Alpha if Item Deleted	Reliability
X1.1	0,288	Valid	0,899	Reliable
X1.2	0,398	Valid	0,897	Reliable
X1.3	0,379	Valid	0,898	Reliable
X1.4	0,486	Valid	0,896	Reliable
X1.5	0,448	Valid	0,897	Reliable
X1.6	0,512	Valid	0,895	Reliable
X1.7	0,249	Valid	0,899	Reliable
X1.8	0,442	Valid	0,897	Reliable
X1.9	0,336	Valid	0,898	Reliable
X1.10	0,568	Valid	0,895	Reliable
X1.11	0,526	Valid	0,895	Reliable
X2.1	0,562	Valid	0,894	Reliable
X2.2	0,618	Valid	0,894	Reliable
X2.3	0,506	Valid	0,896	Reliable
X2.4	0,372	Valid	0,898	Reliable
X2.5	0,371	Valid	0,898	Reliable
X2.6	0,547	Valid	0,895	Reliable
X3.1	0,414	Valid	0,897	Reliable
X3.2	0,396	Valid	0,897	Reliable
X3.3	0,391	Valid	0,898	Reliable
X3.4	0,330	Valid	0,899	Reliable
X3.5	0,651	Valid	0,894	Reliable
X4.1	0,594	Valid	0,894	Reliable
X4.2	0,548	Valid	0,895	Reliable
X4.3	0,390	Valid	0,898	Reliable
X4.4	0,424	Valid	0,897	Reliable
X4.5	0,652	Valid	0,893	Reliable
Y1	0,498	Valid	0,896	Reliable
Y2	0,290	Valid	0,900	Reliable
Y3	0,337	Valid	0,898	Reliable
Y4	0,555	Valid	0,895	Reliable
Y5	0,314	Valid	0,901	Reliable

Validity test taken from 100 respondent with 5% of significance level and the $r\text{-table}=0,174$ ($df=88$). The result shows that all Corrected Item-Total Correlation score above 0.174, which means that all the questions are valid. The table result also shows that all Cronbach's Alpha score $> 0,60$, which means that all the questions are reliable.

After the test, data result from distributed questionnaire could be analyzed by using Structural Equation Modeling (SEM).

Table 3. **Operational Variable**

Variable	Dimension	Code	Indicators	Remark
Online Shopping Experience (X1)	Is customer experience in making purchases or after consume via online shopping	X _{1.1}	Perception of product information	Adopted from, Burke (2002), Parasuraman & Zinkhan (2002), Mathwick et al. (2001)
		X _{1.2}	Form of payment, delivery terms	
		X _{1.3}	Services offered,	
		X _{1.4}	Risk	
		X _{1.5}	Privacy	
		X _{1.6}	Security	
		X _{1.7}	Personalization	
		X _{1.8}	Visual appeal	
		X _{1.9}	Navigation	
		X _{1.10}	Entertainment	
		X _{1.11}	The pleasure.	
Word of Mouth (X2)	Is shared information that is or is delivered by word of mouth, could be positive or negative	X _{2.1}	Web brand impression for others	Adapted from Bambauer-Sachse & Mangold (2011) in Jalilvand & Samiei (2012)
		X _{2.2}	The right web	
		X _{2.3}	Consultation to other online shoppers (based on their reviews)	
		X _{2.4}	Gather information from other online shoppers	
		X _{2.5}	Worry for not reading the product reviews	
		X _{2.6}	Convinced by other buyer review	
Web Brand Image (X3)	is a perception that is owned by the buyer of the web that they use	X _{3.1}	Credibility of the Brand	Adopted from (Sääksjärvi & Samice, 2011).
		X _{3.2}	Reputation of the Brand	
		X _{3.3}	Character of the brand	
		X _{3.4}	General behavior to the brand	
		X _{3.5}	Feelings of brand	
Web Trustworthiness (X4)	is a belief that is owned by consumers of online shopping web	X _{4.1}	Security / security	Adopted from (Camp, 2001 in Choon & Corresponding 2010).
		X _{4.2}	Web commitment and guarantee	
		X _{4.3}	Privacy of online shopping	
		X _{4.4}	Disappointment	
		X _{4.5}	Reability	
Purchase Decision (Y)	is the decision to purchase via online on a web by going through the stages until the consumer reaction after consumption	Y ₁	Recognise needs	Adopted from Peter & Olson, (2010)
		Y ₂	Search of information	
		Y ₃	Evaluating alternatives	
		Y ₄	Purchase transaction	
		Y ₅	Post consumption	

Findings

Demographic Profile of Respondent

Table 4. Demographic Profile of the Respondent

Variable	Category	Frequency	Percent
<i>Gender</i>	Male	48	48%
	Female	52	52%
<i>Age</i>	17-25 th	77	77%
	26-30 th	13	13%
	31-40 th	8	8%
	41-55 th	2	2%
<i>Occupation</i>	Student	71	71%
	Civil Servant	5	5%
	Private Company	22	22%
	Housewife	2	2%
<i>Expenditure/Month</i>	< Rp. 2.000.000	74	74%
	2.000.000-3.000.000	18	18%
	3.000.001-4.000.000	7	7%
	4.000.001-5.000.000	1	1%
	5.000.000		
<i>Often used website</i>	MatahariMall.com	2	2%
	Zalora	6	6%
	Lazada	31	31%
	Tokopedia	12	12%
	blibli	1	1%
	Shopee	37	37%
	Buka Lapak	11	11%
	Elevania	0	0%
<i>Intensity of Online transaction</i>	Min. 1x/month	69	69%
	2-4x/month	22	22%
	5-6x/month	3	3%
	>6x/month	6	6%
<i>Online products that often purchased</i>	Fashion	62	62%
	Electronic & gadget	23	23%
	F&B	2	2%
	Books & Toys	2	2%
	Houseware	3	3%
	Automotive	8	8%

The total number of respondent in this research is 100. The demographic profile of the respondent indicates that majority of the respondent are female (52%), youth (with approx. 77% of the sample between 17-25 years of age), most of them are students (71%), with

expenditure per month not more than Rp. 2.000.000,- (74%). Most of the respondent often use Shopee (37%) for online shopping transaction and the dominant intensity of the online transaction is at least once in a month (69%). Fashion (62%) is the dominant product that often purchased by the respondent.

Data Analysis

Data gained from distributed questionnaire to 100 marketplace/e-commerce user in Palembang. Data analyzed by using structural equation modeling with the result as follow.

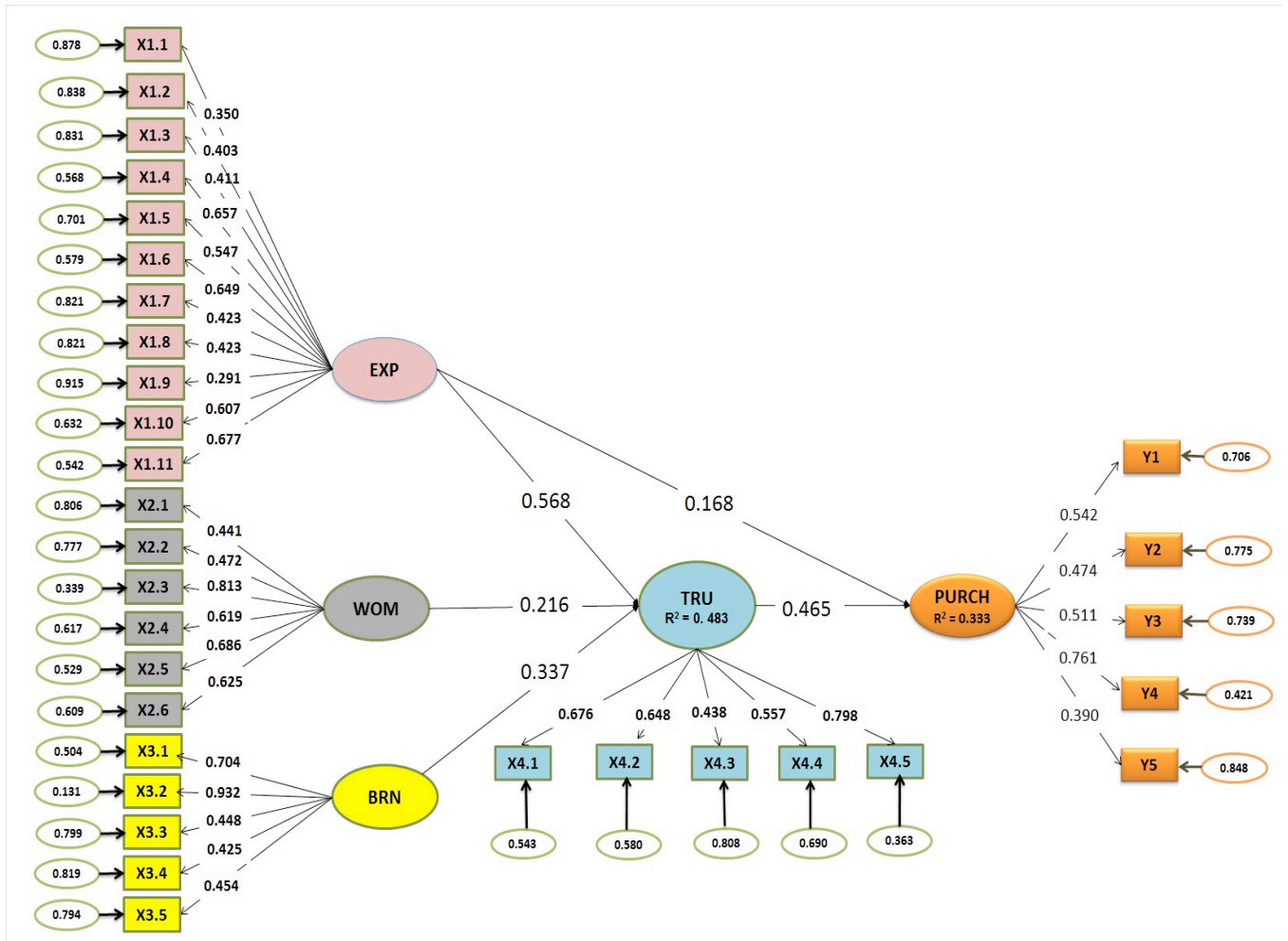
Table 5. Normality test

Variabel	<i>c.r skew</i>	<i>c.r kurtosis</i>
X1.1	-2,907	3,526
X1.2	-1,698	3,100
X1.3	-2,216	1,831
X1.4	-1,717	0,444
X1.5	-5,473	9,784
X1.6	-1,032	-0,811
X1.7	-2,651	8,019
X1.8	0,687	0,429
X1.9	1,798	0,599
X1.10	-2,242	3,184
X1.11	-2,744	1,216
X2.1	-1,931	0,712
X2.2	-6,236	11,381
X2.3	-6,301	12,849
X2.4	-4,803	6,411
X2.5	-2,328	0,656
X2.6	-2,597	0,321
X3.1	0,989	-0,067
X3.2	-1,254	3,273
X3.3	0,784	1,561
X3.4	-1,607	1,167
X3.5	-2,691	6,018
X4.1	-3,267	4,780
X4.2	-1,376	5,351
X4.3	-1,444	3,517
X4.4	-,333	-0,541
X4.5	-7,219	12,364
Y1	-2,500	0,338
Y2	-5,366	6,870
Y3	-2,702	2,987
Y4	-1,316	2,852
Y5	-4,378	2,859
Multivariate		18,202

From the table, the score of c.r skew and c.r curtosis shows normality of univariate and multivariate. Based on the table, the data result shows that c.r for custosis of coefisient multivariate 18, 202. This score is higher compare to critical value 1,96 ($\alpha = 5\%$). This high number is not meet the normality of multivariate. Naturally, ordinal data is not quantitative data that should fulfill the normality asumption, although it categorized as outlier it could be used in data process because it was the fact that should be considered as finding

(Santoso, 2015). Model of research is transformed into AMOS graphic model and calculated with figure as follow:

Figure 5. Full Model-Key Factor of Online Purchase Decision



From Figure 4, found that not all loading factor of variable has the value equal or more than 0.5. Loading factor value of online shopping experience indicator, X1.1, X1.2, X1.3, X1.4, X1.7, X1.8 and X1.9 were less than 0.5, which is means that those indicators did not explain Online Shopping Experience (X1) variable very well. Loading factor value of Word of Mouth indicator, X2.1 and X2.2 also did not explain the Word Of Mouth (X2) variable very well. The same thing with X3.3, X3.4, X3.5 for Web Brand Image, X4.5 for Web Trustworthiness and Y2, Y5 for purchase decision.

Table 6 show the goodness of fit index. Value of goodness of fit index indicates that only CMIN/DF has fit the range (<2). CMIN/DF is the ratio between chi-square with degree of freedom and some authors suggested to use this ratio to measure fitness of a model (Ghozali, 2014). From all the good of fit index, a model stated fit if at least one of them meet the range cut of value (Haryono & Wardoyo, 2012).

Table 6. **Goodness of Fit Index**

Goodness-of-Fit Index	Value
X^2 – Chi Square	855,589
Significance Probability	0,000
RMSEA	0,093
GFI	0,661
AGFI	0,610
CMIN/DF	1,864
TLI	0,606
CFI	0,636

After goodness of fit index, analysis will continue to hypothesis analysis to determine whether the research hypothesis rejected or accepted. Table 6 will show correlation between the variable:

Table 7. **Squared Multiple Correlations**

	Estimates
TRU	0,483
PURC	0,333

From Table 6, indicates that Trust $R^2 = 0.483$, which is means that online shopping experience, word of mouth and web brand image influence web trustworthiness = 48.3%. Table 6 also indicates that online purchase decision $R^2 = 0.333$, which is indicates that web trustworthiness and online experience influence online purchase decision = 33.3%.

To analyze the hypothesis, result of the analysis also includes the regression weights as follow:

Table 8. **Regression Weights**

	C.R	P
TRU<--- WOM	1,863	0,063
TRU<--- BRN	2,335	0,020
TRU<--- EXP	2,436	0,015
PURC<--- EXP	1,025	0,305
PURC<--- TRU	2,288	0,022

H_1 stated that online shopping experience positively affects the web trustworthiness. From Figure 5, shown that loading factor of online shopping experience to trust = 0.568 with CR value = 2,436 (Table 7). CR value of online shopping experience is more than 1.984 ($\alpha = 5\%$), which is indicates that online shopping experience has positive and significant effects to web trustworthiness. Beside CR Value, P-value on Table 7, also indicates the significancy of the variable. P-Value of online shopping experience to web trustworthiness= 0.015 which is less than 0.05 ($\alpha = 5\%$). It indicates the correlation between those variable is significant.

H₂ stated that word of mouth information positively affects trust on web trustworthiness. From Figure 5, shown that loading factor of word of mouth to web trustworthiness = 0.216 with CR value = 1,863 (Table 7). CR value of word of mouth is less than 1.984 ($\alpha = 5\%$), which indicates that word of mouth has positive but has no significant effect to web trustworthiness. P-Value of word of mouth to web trustworthiness = 0.063 which is more than 0.05 ($\alpha = 5\%$). It indicates the correlation between those variable is not significant.

H₃ stated that web brand image positively affects the trust of the web. Figure 5, shown that loading factor of brand image to web trustworthiness = 0.337 with CR value = 2,335 (Table 7). CR value of brand image is more than 1.984 ($\alpha = 5\%$), which means brand image has positive and significant effect to web trustworthiness. P-Value of brand image to web trustworthiness = 0.020 which is less than 0.05 ($\alpha = 5\%$). It indicates the correlation between those variable is significant.

H₄ stated that web trustworthiness positively influences online purchasing decisions. Figure 5, shown that loading factor of web trustworthiness to online purchase decision = 0.465 with CR value = 2,335. CR value of web trustworthiness is more than 1.984 ($\alpha = 5\%$), which indicates that web trustworthiness has positive and significant effect to online purchase decision. P-Value of web trustworthiness to online purchase decision = 0.022 which is less than 0.05 ($\alpha = 5\%$). It indicates the correlation between those variable is significant.

H₅ stated that online shopping experience positively affects online purchasing decisions. Figure 5, shown that loading factor of online shopping experience to online purchase decision = 0.168 with CR value = 1,025. CR value of online shopping experience is less than 1.984 ($\alpha = 5\%$), which means online shopping experience has positive but not significant to online purchase decision. P-Value of online shopping experience to online purchase decision = 0.305 which is more than 0.05 ($\alpha = 5\%$). It indicates the correlation between those variable is not significant.

Discussion

Website Trustworthiness

Trustworthiness factors are clearly needed by consumers along with their prudence. This attitude of caution is because online shopping makes customers have to deal with a lot of uncertain things, so consumers need to get trust from online retailers or web providers. From the research finding, it was proved that web trustworthiness has positive and significant effects to purchase decision. This finding support the research from Gefen & Straub (2004), which state that trust plays a very important role in online trading. Camp (2001) in Choon & Corresponding (2010), found that dimensions of trust are security, privacy and reliability. From this research, found that reliability is a dimension that could not explain variable trust very well.

Trust could be the media between traders and customers. (Lee, Turban, Matthew, & Lee, 2001) have studied a trust model for consumer internet shopping, where in this study found that trust in internet shopping can influenced by trust of the traders, trust to media between traders with consumers, contextual factors as well as other factors. Each of these relationships is moderated by their individual trust

Online Shopping Experience

The experience of a consumer drives the next action. Satisfaction will be obtained when the product is purchased. Accordance with the performance, when expectations are not equal or more than the performance of products and services received, the consumer's will turn to other products and services. This experience also happens in virtual or online shopping. When someone gets a negative experience from shopping online, he will stuck in technology and it would encourages consumers to react negatively (Burke, 2002), something similar to that also expressed by Parasuraman & Zinkhan (2002), Mathwick et al. (2001).

From research finding, proofed that online shopping experience significantly influence customer's web trust worthiness. This finding supports the research of Burke (2002), Parasuraman & Zinkhan (2002) and Mathwick et al (2001). This research finding also support by research from (Walczuch & Lundgren, 2004) which stated that personality, perceptions, attitudes, experiences and knowledge have an influence in determining consumer-based trust in e-retail. Psychological antecedents of institution-based consumer trust in e-retailing. Uncontrollable factors (external and internal) that affect consumer behavior are the same for both online and traditional consumers. Influencing the online consumer's behavior: the Web experience (Constantinides, 2004).

Online shopping experience is formed by the privacy and security provided by the web as well as the pleasant feelings and pleasures that arise after shopping. Therefore in the context of shopping through the web, customers evaluate their online purchasing experience in terms of perceptions of product information, forms of payment, shipping requirements, services offered, risks involved, privacy, security, personalization, visual appeal, navigation, entertainment and enjoyment.

Brand Image

From research finding, proofed that brand image does not have any significant influence to web trustworthiness. A successful brand image allows consumers to identify the needs that can be met by the brand and to distinguish it from the brands of its competitors, and consequently increase the desire of consumers to buy products with that brand (Hsieh et al., 2004). Brand image can be shown by its dimensions, including brand credibility, brand character, general behavior towards the brand, and brand feelings (Sääksjärvi & Samiee, 2011).

Word of Mouth (WOM)

WOM is an external factor that is often difficult to control by the company, therefore it is very important for companies to provide good services and products so that information will be created through positive WOM. From research finding, Word of Mouth (WOM) does not have significant influence to web trustworthiness. But, WOM is recognized as a strong force that influences consumer choice, consumer loyalty and switching (Chevalier & Mayzlin, 2004). Online Store image affects online purchase, better stores make their sites more useful and fun, while improving confidence and problem-solving performance.

Conclusion

From data analysis, we could conclude that online shopping experience and branding image has positive and significant influence to web trustworthiness, whereas word of mouth (WOM) has positive effect but not significant on web trustworthiness. The results also

indicate that web trustworthiness has positive and significant effects to purchase decision whereas online shopping experience has positive but not significant to purchase decision.

The key factors that influence online purchasing decisions on E-commerce/marketplace are the experience of online shopping, brand image of the web and trust of the web. The online shopping experience is formed by the privacy and security provided by the web as well as the pleasant feelings and pleasures that arise after shopping. Brand image of a web can be formed by several key factors such as web credibility and reputation. Based on the results of the study, it is suggested that E-Commerce or Marketplace can begin to fix the system on their online shopping service by concerning those key factors that influence online shopping decisions.

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